



COVA High Deductible Health Plan

Virginia Department of Human Resource Management

Governor McDonnell's Commission on
Government Reform and Restructuring

Consolidation of Shared Services and Enterprise Architecture Committee

General Assembly Building, House Room D, Richmond, Virginia

November 9, 2010



COVA HDHP Background

- Statewide health plan introduced July 1, 2006
- No monthly employee premium
- Combines high deductible plan with ability of employees to set up a health savings account
- HSA is tax-preferred, portable account
- Used to help pay for medical expenses



Current Plan Design

- Employer pays all premium \$401/\$743/\$1,086
- Member pays annual plan deductible of \$1,750 single/\$3,500 family for medical, prescription drug and behavioral health benefits
- Plan deductible does not apply to dental benefits
- Member pays no more than \$5,000/\$10,000 in annual out of pocket expense
- Plan pays after member meets deductible
- Then member pays 20%
- No deductible for routine wellness or EAP
- In-network benefits only

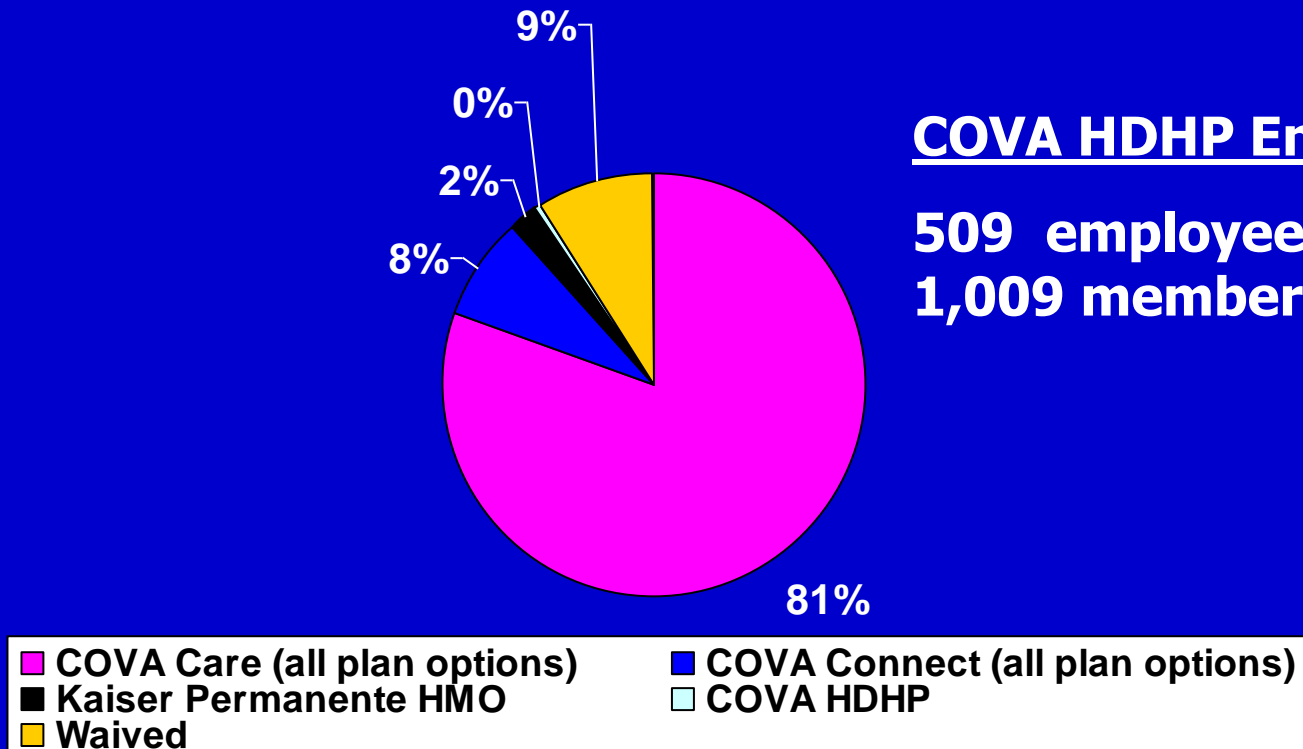


Plan Administration

- Anthem Blue Cross and Blue Shield administers the benefits
- May not have an HSA and a COVA medical flexible reimbursement account (FRA)

COVA HDHP Enrollment

FY 2010 State Health Plan Enrollment





Recommendations

- Make COVA HDHP a more attractive option
- Work with employees to identify issues important to them
- Use FY 2011 as opportunity to educate and communicate with employees
- Roll out any changes FY 2012



COVA HDHP

Questions?